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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/676,248	09/29/2000	Wilfried A. Maestle	2901/49088	1133

7590 05/20/2005  
CROWELL & MORING LLP  
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WASHINGTON, DC 20044-4300

EXAMINER

KYLE, CHARLES R

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 05/20/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**DETAILED ACTION**

The reply filed on February 28, 2005 is not fully responsive to the prior Office Action because of the following omission(s) or matter(s): Applicant has not substantively responded to the rejections under 35 U.S.C. 112 2<sup>nd</sup> paragraph. Page 26 of the response provides a dictionary definition of "time series" but does not relate the definition to the particular claim language rejected such as "loan disbursement time series" or "capital expenditure time series". No clarification is provided in the Specification, as noted in the rejection. The Examiner used a specific interpretation of the phrase "disbursement schedule"; Applicant fails to comment on the Examiner's interpretation. Applicant fails to address the rejection of Claim 56 and the lack of clarity of the phrase "cash flow income statement". Applicant does not address the rejection of claims reciting "allowed" or "permitted". See MPEP 714.02. See 37 CFR 1.111. Since the above-mentioned reply appears to be *bona fide*, applicant is given **ONE (1) MONTH or THIRTY (30) DAYS** from the mailing date of this notice, whichever is longer, within which to supply the omission or correction in order to avoid abandonment. **EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136(a).**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles R Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on M-F 6:00-2:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

EA

Art Unit: 3624

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk  
May 10, 2005

Examiner Charles Kyle

A handwritten signature in black ink, appearing to read "Charles Kyle", is written below the printed name.